by ClearCapital

36 Highland Dr

194286

Property ID

\$235,000

Hanover, PA 17331

Loan Number

As-Is Value

27756357

This analysis has not been performed in accordance with Uniform Standards of Professional Appraisal Practice which require valuers to act as unbiased, disinterested third parties with impartiality, objectivity, and independence and without accommodation of personal interest. It is not to be construed as an appraisal and may not be used as such for any purpose. This CMA provides a probable sales price to assist the user in decisions that may result in a disposition of the property. The user understands that this CMA may be provided in anticipation of a listing, and agrees to consider engaging the real estate professional if the property is listed for sale. This CMA may not be used for a loan origination.

Address

36 Highland Dr. Hanover, PA 17331

Inspection Date Loan Number

01/08/2020 194286

**Borrower Name** 

GREGORY M WHEELER

Order ID

6481900...

01/13/2020

**Date of Report** 41K17-0141-000

APN County

Adams

Tracking IDs

Order Tracking ID

BPO Bulk Orders 01,08,2020

Tracking ID 2

Tracking ID 1

194286 BAT

bi level home on one plus acre lot. Home appears maintained

Tracking ID 3

**Condition Comments** 

needing no repairs.

### **General Conditions**

Owner

Gregory Wheeler

R. E. Taxes

Assessed Value

\$224,300 residential

\$3,780

**Zoning Classification Property Type** 

Occupancy

Оссорієв

SER

Ownership Type

Fee Simple

**Property Condition** 

Average

Estimated Exterior Repair Cost

\$0 Sõ

Estimated Interior Repair Cost **Total Estimated Repair** 

80

HOA

No

Visible From Street

Vestde

Road Type

Public

### Neighborhood & Market Data

**Location Type** Local Economy Suburban

Stable

Sales Prices in this Neighborhood

Low. \$167,000 High: \$307,000

Market for this type of property

Increased 2 % in the past 6

months

Normal Marketing Days

<90

Neighborhood Comments

Quite road just outside of south Hanover, homes sit on acre plus lots and are about the same gross living area. Lite traffic use.

Clientist: Fay Servicing- NB ECOA

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Loan Number

	Subject	Listing 1 '	Listing 2	Listing 3	
Street Address	36 Highland Dr	8 Emerson Ct	196 Skylite Dr	509 Lakeview Circle	
City, State	Hanover, PA	Hanover, PA	Hanover, PA	Littlestown, PA	
Zip Code	17333	17331	17331	17340	
atasource	Tax Records	MLS	MLS	MLS	
Ailes to Subj.	••	3.55 1	2.79 '	3,591	
roperty Type	SFR	SFR	SFR	SFR	
riginal List Price \$	\$	\$222,900	\$229,000	\$189,900	
îst Price \$		\$222,900	\$214,900	\$189,900	
Original List Date		09/24/2019	08/26/2019	11/27/2019	
IOM - Cumulative DOM	WA * ##	106 - 111	137 - 140	44 · 47	
ge (# of years)	30	33	26	47	
andition	Average	Average	 Average	Average	
ales Type		Fair Market Value	Fair Market Value	Fair Market Value	
ocation	Neutral ; Residential	Neutral : Residential	Neutral ; Residential	Neutral ; Residential	
iew	Neutral ; Residential	Neutral : Residential	Neutral ; Residential	Neutral ; Residential	
tyle/Design	2 Stories bi level	3 Stones sph:	2 Stories split level	2 Stories bi level	
Units	1	7	1	1	
ving Sq. Feet	1,338	1,320	1.080	1,054	
drm - Bths ½ Bths	3 · 2	3 · 2	4 · 3	4 - 1 - 1	
otal Room #		6	7	6	
Brage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached T Car	Attached 1 Car	
asement (Yes/No)	Yes	Yes	Yes	Yes	
sement (% Fin)	0%	50%	100%	100%	
sement Sq. Ft.	648	533	552	775	
ool/Spa	·	, *-	e e e e e e e e e e e e e e e e e e e		
rt Size	1.26 acres	0 02 acres	0.47 acres	0.23 acres	
ther	shed	pario	deck	ceck	

<sup>\*</sup> Listing 1 is the most comparable listing to the subject.

Listing Comments Why the comparable tisting is superior or inferior to the subject.

Listing 1 split level home with equal gross living area and bathroom count inferior lot size

Listing 2 split level with like gross living area superior bathroom count inferior lot size -

Listing 3 bi level home with like gross living area infer lot size and athroom count

Desc

¹ Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

Subject \$/ft based upon as-is sale price

by ClearCapital

36 Highland Dr Hanover, PA 17331

194286

Loan Number

\$235,000 · As-Is Value

	Subject	Sold 1 ·	Solid 2	Sold 3	
Street Address	36 Highland Dr	1077 Pine Grove Rd	185 Pine Grove Rd	328 Park Heights Ave	
City, State	Hanover, PA	Hanover, PA	Hanover, PA	Hanover, PA	
Zip Code	17331	17331	17331	17331	
Datasource	Tax Records	MLS	MLS	MLS	
Miles to Subj.	••	0.34	1.34 1	3.70 '	
Property Type	SFR	SER	SER	SFR	
Original List Price \$	•.	\$259,900	\$229,900		
List Price \$		\$2,549,000	\$229,900	\$229,500	
Sale Price \$		\$254,900	\$229,900	\$220,000	
Type of Financing		Conventional	Va	\$220,000	
Date of Sale	G.	05/23/2019	05/01/2019	Conventional	
DOM - Cumulative DOM		69 69	6 - 49	12/12/2019	
Age (# pt years)	30	44	50	12 - 63	
Condition	Average	Average		45	
Sales Type		Fair Market Value	Average	Average	
Location	Neutral , Residential	Neutral , Residential	Fair Market Value	Fair Market Value	
View	Neutral ; Residential	Neutral , Residential	Neutral , Residential	Neutral , Residential	
Style/Design	2 Stones by level	•	Neotral ; Residential	Neutral : Residential	
# Units	]	2 Stones bi level	2 Stones spla	2 Stones by level	
Living Sq. Feet	1,338	1,390	1	1	
8drm · Bths · ½ 8ths	3 2	3 · 2 · 1	1,220	1,050	
Total Room #	6	5 · 2 · 1	3 · 2	4 · 2	
Garage /Style/Stella:	Attoched 2 Car(s)	·	6	6	
Basement (Mes-No)	Yes	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	
Basement (% Fig.)	0%	Yes	Yes	Yes	
Basement Sq. Ft.		0%	100%:	100%	
Pool/Spa	648	700	800 .	1,050	
Lot Size			••		
Other	1.26 acres	0.78 acres	0.54 acres	0.27 acres	
Net Adjustment	shed	neck, up graded kitchen	covered patio	detached 3 car garage	
Adjusted Price	••	-\$10,000	+\$4,000	-\$3,000	
•	••	\$244,900	\$233,900	\$217,000	
Sold 1 is the most comparable :	sale to the subject.				

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject

- Sold 1 bi level home with like gross living area and bathroom count superior in up graded kitchen 10,000
- **Sold 2** split level home with like gross living area and bathroom count inferior age +2000 inferior lot size +2000
- Sold 3 bi level home inferior gross living above ground + 3000 inferior lot size +4000 superior in detached 3 bay garage with electric -

Cliential: Fay Servicing- NB ECOA

Property (D: 27756357)

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<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>9</sup> Subject \$/ft based upon as-is sale price

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Current Listing Status Not Currently Listed Listing Agency/Firm Listing Agent Name		Listing History Comments					
			property last sold on 08/22/2003 for \$150,000				
Listing Agent Phone	• •		* * * * * * * * * * * * * * * * * * * *				
# of Removed Listin Months	gs in Previous 12	0	28				
# of Sales in Previou Months	ıs 12	O					
Original List (	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
Marketing Stra	tegy						
	11.44577444	As Is Price	1 1 - 1 1 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1	errollsendige	Repaired Price		
iuggested List Price	*	\$240,000			S240.000		•
lales Price		9235,000	• •		\$235,000	to the term of a second	•
Comments Recording	Pricing Strategy				,		
		TING THE MO	ST WEIGHT ON SO	D COMPS 1 A	MEN O		
•	かい いいいいろ こだしょ						

### Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes**Notes the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

.....

13 0405159159045 12VP\_157904565159120E

Desc

by ClearCapital

36 Highland Dr Hanover, PA 17331

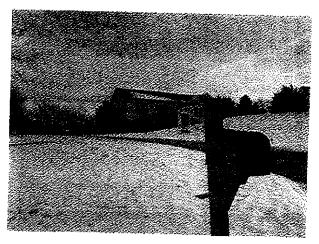
194286 Loan Number

\$235,000 As-is Value

## **Subject Photos**



Front



Address Verification



Side



Side



Street



Street

Client(s): Fay Servicing- NB ECOA

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